

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 David John Kenderdine, Sr.
 Dae Marie Kenderdine
 Debtors

Case No. 15-10962-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: DonnaR
 Form ID: 318

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Sep 09, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2016.
 db/jdb

+David John Kenderdine, Sr., Dae Marie Kenderdine, 3090 Route 212, PO Box 545,
 Springtown, PA 18081-0545
 13472651 +Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419
 13472657 +Einstein Healthcare Network- Moss Rehab, 101 E. Olney Avenue, Ste, 301,
 Philadelphia, PA 19120-2470
 13472658 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
 13472659 +Grandview Hospital, 700 Lawn Avenue, Sellersville, PA 18960-1587
 13472660 +KML Law Group, P.C., Suite 5000 BNY Mellon Independence Ctr, 701 Market Street,
 Philadelphia, PA 19106-1538
 13492446 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 13551267 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive,
 Miamisburg, OH 45342-5421
 13472661 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 13472663 Sprint Family Mobile, PO Box 629026, El Dorado Hills, CA 95762-9026

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: bankruptcy@phila.gov Sep 10 2016 01:46:18 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2016 01:45:53
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2016 01:46:05 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13472652 E-mail/Text: ebn@americollect.com Sep 10 2016 01:45:59 Americollect Inc, Pob 1566,
 Manitowoc, WI 54221
 13472653 +E-mail/Text: banko@berkscredit.com Sep 10 2016 01:45:36 Berks Credit & Coll,
 900 Corporate Dr, Reading, PA 19605-3340
 13489505 EDI: RECOVERYCORP.COM Sep 10 2016 01:38:00 Bureaus Investment Group Portfolio No 15 LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13472654 +E-mail/Text: bankruptcy@cavps.com Sep 10 2016 01:46:03 Cavalry Portfolio Serv,
 Po Box 27288, Tempe, AZ 85285-7288
 13502685 +E-mail/Text: bankruptcy@cavps.com Sep 10 2016 01:46:03 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 13472655 +EDI: CHASE.COM Sep 10 2016 01:38:00 Chase Card, 201 N. Walnut St//del-1027,
 Wilmington, DE 19801-2920
 13472656 EDI: RCSDELL.COM Sep 10 2016 01:38:00 Dfs/webbank, 1 Dell Way, Round Rock, TX 78682
 13472662 EDI: PRA.COM Sep 10 2016 01:38:00 Portfolio Rc, 120 Corporate Blvd Ste 1,
 Norfolk, VA 23502
 13551120 EDI: PRA.COM Sep 10 2016 01:38:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13475652 EDI: RECOVERYCORP.COM Sep 10 2016 01:38:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13472664 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 11, 2016

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: DonnaR
Form ID: 318

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Total Noticed: 23

Date Rcvd: Sep 09, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2016 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net
DAVID W. TIDD on behalf of Debtor David John Kenderdine, Sr. bankruptcy@davidtiddlaw.com
DAVID W. TIDD on behalf of Joint Debtor Dae Marie Kenderdine bankruptcy@davidtiddlaw.com
JEFFREY G. TRAUGER on behalf of Creditor Springtown Water Authority jtrauger@grimlaw.com,
ksaborsky@grimlaw.com
JOHN R.K. SOLT on behalf of Joint Debtor Dae Marie Kenderdine jsolt.soltlaw@rcn.com,
sbennett.jrksolt@gmail.com
JOHN R.K. SOLT on behalf of Debtor David John Kenderdine, Sr. jsolt.soltlaw@rcn.com,
sbennett.jrksolt@gmail.com
KELLY LYN EBERLE on behalf of Creditor Springtown Water Authority keberle@grimlaw.com,
blee@grimlaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	<u>David John Kenderdine Sr.</u>	Social Security number or ITIN	xxx-xx-0992
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Dae Marie Kenderdine</u>	Social Security number or ITIN	xxx-xx-8039
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-10962-mdc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

David John Kenderdine Sr.

Dae Marie Kenderdine
aka Dae Marie Gawronski

9/9/16

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.